

GOVERNMENT OF ANDHRA PRADESH

ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) –
Kharif-2011 – Notification for Sweet Lime Crop in Nalgonda and YSR
(Kadapa) Districts for implementation of the Scheme - Orders – Issued.

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AGRICULTURE & CO-OPERATION (FP.II.1) DEPARTMENT

G.O.Rt.No. 993

Dated : 02.09.2011.

Read :

1. From the Commissioner & Director of Agriculture, A.P., Hyderabad,
Letter No.Crop.Ins.(2) 242/2011, dated :22.08.2011.

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ORDER:

The following Notification shall be published in the A.P. State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify the Sweet Lime (Battai) Crop in Nalgonda and YSR (Kadapa) Districts for implementation of pilot Weather Based Crop Insurance Scheme (WBCIS) during Kharif 2011 in Andhra Pradesh. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to XI in respect of Sweet Lime (Battai) crop are appended to this Order.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

V. NAGI REDDY

PRINCIPAL SECRETARY TO GOVERNMENT

To

The Commissioner of Printing & Stationery (Printing Wing),
Chanchalguda, Hyderabad, with a request to publish the Notification in
the A.P. Extraordinary Gazette and supply 10 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Deputy General Manager AIC of India Limited, Hyderabad.
Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

Notification of Sweet Lime (Battai) Crop in Nalgonda and Kadapa Districts
under Pilot Weather Based Crop Insurance Scheme
during Kharif 2011 season.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Rainfall, Temperature, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 10th March, 2011**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during the year 2011 for **SWEET LIME (BATTAI)** in **NALGONDA** and **KADAPA** Districts of Andhra Pradesh. This is in addition to **Oilpalm** plantations in West Godavari, Khammam districts, **Groundnut** crop in Kurnool, Anantapur, Y S R Kadapa, Chittoor districts, **Cotton** crop in Adilabad, Warangal, Khammam, Guntur districts and **Red Chilly** crop in Warangal, Khammam, Guntur districts notified by Govt. of Andhra Pradesh under WBCIS for the current year/ season.

1. CROPS NOTIFIED:

SWEET LIME (BATTAI) which includes both irrigated and Un-irrigated in the selected mandals of **Nalgonda** and **Kadapa** districts for the year 2011.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (**RUAs**) in the respective districts notified along with a list of corresponding **APSDMS** (Andhra Pradesh State Disaster Mitigation Society) owned and operated Reference Weather Stations (**RWS**) and Back up Weather Stations (**BWS**) is annexed (Annexure – **II & III**). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, **State Govt.** Mandal level Rainguage Stations/**IMD** Weather Stations will be considered for weather data updation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' weather data. To the extent feasible, such Reference Unit Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crop i.e., Sweet Lime (Battai) either Irrigated or Unirrigated in any of the mentioned Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all **LOANEE APPLICANT CULTIVATORS** i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the Notified Crop in a Reference Unit Area.

Voluntary: For **NON-LOANEE CULTIVATORS** i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crop in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss and would be covered under the Scheme:

1. DEFICIT RAINFALL:
 - A. Rainfall Volume
 - B. Rainfall Distribution (Consecutive Dry Days)
2. EXCESS RAINFALL (Multiple Events)
3. HIGH RH ALONG WITH HIGH TEMPERATURE
4. LOW MINIMUM TEMPERATURE

- 6. RISK PERIOD :** Risk period commences from 10th August, 2011 and continues upto 31st May, 2012. The table containing the coverage periods at phases are given here:

S.No	Name of the cover	Phase	Period: From ----- to -----
1	Deficit Rainfall	Rainfall Volume	10 th August, 2011 to 15 th September, 2011
		Rainfall Distribution	11 th September, 2011 to 15 th October, 2011
2	Excess Rainfall (Multiple Events)	Phase I	1 st October, 2011 to 31 st December, 2011
		Phase II	1 st January, 2012 to 31 st March, 2012
		Phase III	1 st April, 2012 to 31 st May, 2012
3	High RH along with High Temperature	Phase I	16 th August, 2011 to 30 th September, 2011
		Phase II	1 st October, 2011 to 31 st October, 2011
4	Low Minimum Temperature	Phase I	1 st December, 2011 to 31 st December, 2011
		Phase II	1 st January, 2012 to 31 st January, 2012

7. RISK ACCEPTANCE PERIOD:

From the date of notification till 31st August, 2011

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – On or before 31 st August, 2011	Submission of Proposals on or before 31 st August, 2011
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 30 th September, 2011	On or before 15 th September, 2011
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,	On or before 15 th September, 2011	On or before 15 th September, 2011

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorized Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of **5%** on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities (Guidelines) to the Financial Institutions are annexed here (Annexure – **IX**)

10. SUM INSURED (Stipulated):

Rs.40,000/- per hectare.

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectre.

Non-Loanee Cultivators: The Cultivators shall declare the 'Area under cultivation' for Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

11. PREMIUM RATE, SUBSIDY AND REMITTANCE OF PREMIUM:

A ready reckoner of premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is only **50%** of the total premium i.e. **4.95%** of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on **50:50** basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the premium in full including the subsidy component.

The premium (farmer's share) shall be remitted through Demand Draft favoring "AIC of India, A/c no. **008010200023922** payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER HECTARE						
Name of the Crop	S.I per Hectare Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-
Sweet Lime (Battai) in Nalgonda & Kadapa Districts	40,000	9.9%	3,960	1,980.00	990.00	990.00

TABLE SHOWING THE PREMIUM SHARING PER ACRE						
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-
Sweet Lime (Battai) in Nalgonda & Kadapa Districts	16,000	9.9%	1,584	792.00	396.00	396.00

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and is being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Sweet Lime (Battai) crop in different mandals of Nalgonda and Kadapa districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure **I & II**)

13. **SUBMISSION & STORING OF WEATHER DATA:** Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., Mandal (as detailed in the **annexures III & IV**) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used in case the weather data from the specified Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in said annexures.

14. **PAY-OUT DISBURSEMENT:**

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would automatically be computed by AIC on the basis of Actual Weather Data received and the Pay-out would automatically be credited to the Insured's Bank Account.

15. **ADMINISTRATION OF THE SCHEME:**

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. **PUBLICITY & AWARENESS:**

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Rainfall Volume, Rainfall Distribution, Excess Rainfall, High RH along with High Temperature and Low Minimum Temperature wherever applicable. The relevant term sheets are annexed here with (Annexure **I & II**).

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on “Area Approach” as opposed to “Individual Approach” – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/personal statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

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|------------------|---|
| 1. Annexure I | -- Sweet Lime (Battai) Term Sheet for Nalgonda District |
| 2. Annexure II | -- Sweet Lime (Battai) Term Sheet for Y S R Kadapa District |
| 3. Annexure III | -- List of RUA/RWS/BWS in Nalgonda District |
| 4. Annexure IV | -- List of RUA/RWS/BWS in Y.S.R Kadapa District |
| 5. Annexure V | -- WBCIS Proposal Form |
| 6. Annexure VI | -- WBCIS Declaration Form (Loanee) |
| 7. Annexure VII | -- WBCIS Declaration Form (Non-loanee) |
| 8. Annexure VIII | -- WBCIS Declaration Form (Insurance Intermediary) |
| 9. Annexure IX | -- WBCIS Guidelines for Bankers |
| 10. Annexure X | -- Proforma of List of Cultivators for Loanee Farmers |
| 11. Annexure XI | -- Proforma of List of Cultivators for Non-loanee Farmers |
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Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I

State: AP

District: Nalgonda

Mandal: Anumula, Chandur, Kattangur, Nidamanoor, Tripuraram, Vemulapally

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	200 mm
	TRIGGER II (<)	80 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	77.50
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	20 25 30
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)	PHASE - I		PHASE - II	PHASE - III
	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	50 mm	30 mm	50 mm
	EXIT (mm)	150 mm	130 mm	150 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL PAYOUT (Rs.)	7000		

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3 High RH along with High Temperature

	Phase I		Phase II
	PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct
	Index	No. of Consecutive days with High RH and High Temperature	
	High RH: Average RH for a day >	70%	70%
	High Temperature: and Max temp (in °C) >	33.5 °C	33 °C
	Nature Of cover: TRIGGER	3	3
	EXIT	8	8
	PAYOUT (Rs./ Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT (Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature	Phase I		Phase II
	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	14.0	13.5
	Strike	10	10
	EXIT	30	30
	Payout (Rs./ °C)	150.00	150.00
	MAXIMUM PAYOUT (Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)	6000	
	TOTAL SUM INSURED (Rs.)	40000	
	GROSS PREMIUM (Rs.)	3960	
	STATE GOVT'S SHARE (Rs.)	990	
	CENTRAL GOVT'S SHARE (Rs.)	990	
	FARMER'S PREM. SHARE (Rs.)	1980	

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: AP

District: Nalgonda

Mandal: Chinthapally, Chityala, Kangal, Munugodu, P.A. Pally, Peddavoora

Crop: SWEET ORANGE	Reference Weather Station:	Unit:	Hectare
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1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	170 mm
	TRIGGER II (<)	60 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	105.83
	Max. Payout (Rs.)	8000
TOTAL PAYOUT (Rs.)		8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	20 25 30
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2	EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
		Consecutive Two day's RF			
		TRIGGER (>)	40 mm	30 mm	50 mm
		EXIT (mm)	140 mm	130 mm	150 mm
		Payout (Rs. / mm)	15.00	20.00	35.00
		Max. Payout	1500	2000	3500
		TOTAL PAYOUT (Rs.)	7000		

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3 High RH along with High Temperature

	Phase I		Phase II	
	PERIOD	16-Aug to 30-Sep	1-Oct	to 31-Oct
	Index	No. of Consecutive days with High RH and High		
High RH:	Averagre RH for a day >	70%	70%	
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C	
Nature Of cover:	TRIGGER	3	3	
	EXIT	8	8	
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000	
TOTAL PAYOUT (Rs.)		10000		

4. Low Minimum Temperature	PERIOD	Phase I 1-Dec to 31-Dec		Phase II 1-Jan to 31-Jan	
	EVENT DEFINITION	Cumulative daily downward deviation of Minimum temperature from trigger			
	Trigger Temperature °C	14.0		13.5	
	Strike	10		10	
	EXIT	30		30	
	Payout (Rs./ ° C):	150.00		150.00	
	MAXIMUM PAYOUT(Rs.)	3000		3000	
	TOTAL PAYOUT (Rs.)		6000		
	TOTAL SUM INSURED (Rs.)		40000		
	GROSS PREMIUM (Rs.)		3960		
STATE GOVT'S SHARE (Rs.)		990			
CENTRAL GOVT'S SHARE (Rs.)		990			
FARMER'S PREM. SHARE (Rs.)		1980			

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **AP**

District: **Nalgonda**

Mandal: **Devarakonda, Voligonda, Shaligawaram**

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	200 mm
	TRIGGER II (<)	80 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	77.50
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	20 25 30
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	60 mm	30 mm	50 mm
	EXIT (mm)	160 mm	130 mm	150 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL PAYOUT (Rs.)	7000		

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3 High RH along with High Temperature

	Phase I		Phase II	
	PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct	
	Index	No. of Consecutive days with High RH and High		
	High RH: Average RH for a day >	70%	70%	
	High Temperature: and Max temp (in °C) >	33.5 °C	33 °C	
	Nature Of cover: TRIGGER	3	3	
	EXIT	8	8	
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
	multiple Event MAXIMUM PAYOUT(Rs.)	5000	5000	
	TOTAL PAYOUT (Rs.)	10000		

4. Low Minimum Temperature	Phase I		Phase II	
	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan	
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger		
	Trigger Temperature °C	14.0	13.5	
	Strike	10	10	
	EXIT	30	30	
	Payout (Rs./ ° C):	150.00	150.00	
	MAXIMUM PAYOUT(Rs.)	3000	3000	
	TOTAL PAYOUT (Rs.)	6000		
	TOTAL SUM INSURED (Rs.)	40000		
	GROSS PREMIUM (Rs.)	3960		
	STATE GOVT'S SHARE (Rs.)	990		
	CENTRAL GOVT'S SHARE (Rs.)	990		
	FARMER'S PREM. SHARE (Rs.)	1980		

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

State: **AP**

District: **Nalgonda**

Mandal: **Chowtuppal, Ramannapet**

Annexure I. Contd....

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	150 mm
	TRIGGER II (<)	60 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	110.83
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	20 25 30
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	70 mm	30 mm	40 mm
	EXIT (mm)	170 mm	130 mm	140 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL PAYOUT (Rs.)	7000		

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3 High RH along with High Temperature

	PERIOD	Phase I 16-Aug to 30-Sep	Phase II 1-Oct to 31-Oct
	Index	No. of Consecutive days with High RH and High	
	High RH: Average RH for a day >	70%	70%
	High Temperature: and Max temp (in °C) >	33.5 °C	33 °C
	Nature Of cover: TRIGGER	3	3
	EXIT	8	8
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature	PERIOD	Phase I 1-Dec to 31-Dec	Phase II 1-Jan to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	14.0	13.5
	Strike	10	10
	EXIT	30	30
	Payout (Rs./ °C):	150.00	150.00
	MAXIMUM PAYOUT(Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)	6000	
	TOTAL SUM INSURED (Rs.)	40000	
	GROSS PREMIUM (Rs.)	3960	
	STATE GOVT'S SHARE (Rs.)	990	
	CENTRAL GOVT'S SHARE (Rs.)	990	
	FARMER'S PREM. SHARE (Rs.)	1980	

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: AP

District: Nalgonda

Mandal:

Gurrampodu, Thipparthi

Crop: SWEET ORANGE	Reference Weather Station:	Unit:	Hectare
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1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	160 mm
	TRIGGER II (<)	60 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	108.33
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	20 25 30
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2

EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	50 mm	30 mm	40 mm
	EXIT (mm)	150 mm	130 mm	140 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL PAYOUT (Rs.)	7000		

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3. High RH along with High Temperature

	PERIOD	Phase I 16-Aug to 30-Sep	Phase II 1-Oct to 31-Oct
	Index	No. of Consecutive days with High RH and High	
	High RH: Average RH for a day >	70%	70%
	High Temperature: and Max temp (in °C) >	33.5 °C	33 °C
	Nature Of cover: TRIGGER	3	3
	EXIT	8	8
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4.

Low Minimum Temperature	PERIOD	Phase I 1-Dec to 31-Dec	Phase II 1-Jan to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	14.0	13.5
	Strike	10	10
	EXIT	30	30
	Payout (Rs./ ° C):	150.00	150.00
	MAXIMUM PAYOUT(Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)	6000	
	TOTAL SUM INSURED (Rs.)	40000	
	GROSS PREMIUM (Rs.)	3960	
	STATE GOVT'S SHARE (Rs.)	990	
	CENTRAL GOVT'S SHARE (Rs.)	990	
	FARMER'S PREM. SHARE (Rs.)	1980	

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **AP**

District: **Nalgonda**

Mandal: **Nampally, NarketPally**

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	180 mm
	TRIGGER II (<)	80 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	81.25
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	20 25 30
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	50 mm	30 mm	40 mm
	EXIT (mm)	150 mm	130 mm	140 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL PAYOUT (Rs.)	7000		

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3 High RH along with High Temperature

	PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct
	Index	No. of Consecutive days with High RH and High	
	High RH: Average RH for a day >	70%	70%
	High Temperature: and Max temp (in °C) >	33.5 °C	33 °C
	Nature Of cover: TRIGGER	3	3
	EXIT	8	8
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	14.0	13.5
	Strike	10	10
	EXIT	30	30
	Payout (Rs./ ° C):	150.00	150.00
	MAXIMUM PAYOUT(Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)	6000	
	TOTAL SUM INSURED (Rs.)	40000	
	GROSS PREMIUM (Rs.)	3960	
	STATE GOVT'S SHARE (Rs.)	990	
	CENTRAL GOVT'S SHARE (Rs.)	990	
	FARMER'S PREM. SHARE (Rs.)	1980	

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: AP

District: Nalgonda

Mandal: Nalgonda, Narayanpur, Marriguda

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	140 mm
	TRIGGER II (<)	50 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	133.00
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	22 27 32
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	50 mm	30 mm	40 mm
	EXIT (mm)	150 mm	130 mm	140 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL PAYOUT (Rs.)	7000		

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3 High RH along with High Temperature

	PERIOD	Phase I 16-Aug to 30-Sep	Phase II 1-Oct to 31-Oct
	Index	No. of Consecutive days with High RH and High	
	High RH: Average RH for a day >	70%	70%
	High Temperature: and Max temp (in °C) >	33.5 °C	33 °C
	Nature Of cover: TRIGGER	3	3
	EXIT	8	8
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature	PERIOD	Phase I 1-Dec to 31-Dec	Phase II 1-Jan to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	14.0	13.5
	Strike	10	10
	EXIT	30	30
	Payout (Rs./ ° C):	150.00	150.00
	MAXIMUM PAYOUT(Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)	6000	
	TOTAL SUM INSURED (Rs.)	40000	
	GROSS PREMIUM (Rs.)	3960	
	STATE GOVT'S SHARE (Rs.)	990	
	CENTRAL GOVT'S SHARE (Rs.)	990	
	FARMER'S PREM. SHARE (Rs.)	1980	

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **AP**

District: **Nalgonda**

Mandal: **Nakerakal, Kethapally**

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	220 mm
	TRIGGER II (<)	80 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	73.75
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	18 23 28
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	50 mm	30 mm	40 mm
	EXIT (mm)	150 mm	130 mm	140 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL PAYOUT (Rs.)	7000		

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3 High RH along with High Temperature

	Phase I		Phase II	
	PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct	
	Index	No. of Consecutive days with High RH and High		
	High RH: Average RH for a day >	70%	70%	
	High Temperature: and Max temp (in °C) >	33.5 °C	33 °C	
	Nature Of cover: TRIGGER	3	3	
	EXIT	8	8	
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
	multiple Event MAXIMUM PAYOUT(Rs.)	5000	5000	
	TOTAL PAYOUT (Rs.)	10000		

4. Low Minimum Temperature	Phase I		Phase II	
	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan	
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger		
	Trigger Temperature °C	14.0	13.5	
	Strike	10	10	
	EXIT	30	30	
	Payout (Rs./ ° C):	150.00	150.00	
	MAXIMUM PAYOUT(Rs.)	3000	3000	
	TOTAL PAYOUT (Rs.)	6000		
	TOTAL SUM INSURED (Rs.)	40000		
	GROSS PREMIUM (Rs.)	3960		
	STATE GOVT'S SHARE (Rs.)	990		
	CENTRAL GOVT'S SHARE (Rs.)	990		
	FARMER'S PREM. SHARE (Rs.)	1980		

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II

State: AP

District: Cuddapah

Mandal: Kamalapuram, Kondapuram, Mylavaram, Simhadripuram, V N Palli, Vempalli, Yerraguntla

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

		PHASE - I		
1A. RAINFALL VOLUME	PERIOD	10-Aug	to	15-Sep
	TRIGGER I (<)	100	mm	
	TRIGGER II (<)	40	mm	
	EXIT	0		
	RATE I (Rs./ mm)	25.00		
	RATE II (Rs./ mm)	162.50		
		Max. Payout (Rs.)	8000	
		TOTAL PAYOUT (Rs.)	8000	
1B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug	to	20-Sep
	TRIGGER DAYS (>=)	25	30	35
	PAYOUT (Rs.)	3000	5000	9000
	TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III	
2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct	to	31-Dec	1-Jan	to	31-Mar
	Consecutive Two day's RF						
	TRIGGER (>)	70	mm	30	mm	40	mm
	EXIT (mm)	170	mm	130	mm	140	mm
	Payout (Rs. / mm)	15.00		20.00		35.00	
	Max. Payout	1500		2000		3500	
		TOTAL PAYOUT (Rs.)	7000				

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3 High RH along with High Temperature

		Phase I		Phase II			
	PERIOD	16-Aug	to	30-Sep	1-Oct	to	31-Oct
	Index	No. of Consecutive days with High RH and High Temperature					
High RH:	Average RH for a day >	70%		70%			
High Temperature:	and Max temp (in °C) >	35.5 °C		35.0 °C			
Nature Of cover:	TRIGGER	3		3			
	EXIT	8		8			
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00		1000.00			
	MAXIMUM PAYOUT(Rs.)	5000		5000			
TOTAL PAYOUT (Rs.)		10000					

4.

		Phase I		Phase II			
Low Minimum Temperature	PERIOD	1-Dec	to	31-Dec	1-Jan	to	31-Jan
	EVENT DEFINITION	Cumulative daily downward deviation of Minimum temperature from trigger					
	Trigger Temperature °C	15.5			15.0		
	Strike	10			10		
	EXIT	30			30		
	Payout (Rs./ ° C):	150.00			150.00		
	MAXIMUM PAYOUT(Rs.)	3000			3000		
	TOTAL PAYOUT (Rs.)		6000				
TOTAL SUM INSURED (Rs.)		40000					
GROSS PREMIUM (Rs.)		3960					
STATE GOVT'S SHARE (Rs.)		990					
CENTRAL GOVT'S SHARE (Rs.)		990					
FARMER'S PREM. SHARE (Rs.)		1980					

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: AP

District: Cuddapah

Mandal: Jammlamadugu, Chakrayapet

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

PHASE - I	
PERIOD	10-Aug to 15-Sep
TRIGGER I (<)	100 mm
TRIGGER II (<)	40 mm
EXIT	0
RATE I (Rs./ mm)	25.00
RATE II (Rs./ mm)	162.50
Max. Payout (Rs.)	8000
TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	25 30 35
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

PHASE - I		PHASE - II		PHASE - III	
2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May	
	Consecutive Two day's RF				
	TRIGGER (>)	70 mm	40 mm	60 mm	
	EXIT (mm)	170 mm	140 mm	160 mm	
	Payout (Rs. / mm)	15.00	20.00	35.00	
	Max. Payout	1500	2000	3500	
	TOTAL PAYOUT (Rs.)	7000			

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3. High RH along with High Temperature

Phase I		Phase II	
PERIOD	16-Aug to 30-Sep	1-Oct to 31-Oct	
Index	No. of Consecutive days with High RH and High		
High RH: Average RH for a day >	70%	70%	
High Temperature: and Max temp (in °C) >	35.5 °C	35.0 °C	
Nature Of cover: TRIGGER	3	3	
EXIT	8	8	
PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
multiple Event MAXIMUM PAYOUT(Rs.)	5000	5000	
TOTAL PAYOUT (Rs.)	10000		

Phase I		Phase II	
4. Low Minimum Temperature	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	15.5	15.0
	Strike	10	10
	EXIT	30	30
	Payout (Rs./ °C)	150.00	150.00
	MAXIMUM PAYOUT(Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)	6000	

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: AP

District: Cuddapah

Mandal: Pendlimarri, Vemula, Muddanur

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

		PHASE - I	
1A. RAINFALL VOLUME	PERIOD	10-Aug	to 15-Sep
	TRIGGER I (<)	80	mm
	TRIGGER II (<)	30	mm
	EXIT	0	
	RATE I (Rs./ mm)	25.00	
	RATE II (Rs./ mm)	225.00	
		Max. Payout (Rs.)	8000
		TOTAL PAYOUT (Rs.)	8000
1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug	to 20-Sep
	TRIGGER DAYS (>=)	25	30 35
	PAYOUT (Rs.)	3000	5000 9000
		TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III	
2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct	to 31-Dec	1-Jan	to 31-Mar	1-Apr	to 31-May
	Consecutive Two day's RF						
	TRIGGER (>)	70	mm	40	mm	40	mm
	EXIT (mm)	170	mm	140	mm	140	mm
	Payout (Rs. / mm)	15.00		20.00		35.00	
	Max. Payout	1500		2000		3500	
		TOTAL PAYOUT (Rs.)	7000				

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3 High RH along with High Temperature

		Phase I		Phase II	
High RH: High Temperature: Nature Of cover: multiple Event	PERIOD	16-Aug	to 30-Sep	1-Oct	to 31-Oct
	Index	No. of Consecutive days with High RH and High			
	Average RH for a day >	70%		70%	
	and Max temp (in °C) >	35.5	°C	35.0	°C
	TRIGGER	3		3	
	EXIT	8		8	
		PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
		MAXIMUM PAYOUT(Rs.)	5000	5000	
		TOTAL PAYOUT (Rs.)	10000		

		Phase I		Phase II	
4. Low Minimum Temperature	PERIOD	1-Dec	to 31-Dec	1-Jan	to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger			
	Trigger Temperature °C	15.5		15.0	
	Strike	10		10	
	EXIT	30		30	
	Payout (Rs./ °C)	150.00		150.00	
		MAXIMUM PAYOUT(Rs.)	3000	3000	
		TOTAL PAYOUT (Rs.)	6000		

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited
WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)
TERM SHEET

Annexure II. Contd....

State: **AP**

District: **Cuddapah**

Mandal: **Lingla, Thondur, Pulivendla**

Crop: SWEET ORANGE	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

		PHASE - I	
1A. RAINFALL VOLUME	PERIOD	10-Aug	to 15-Sep
	TRIGGER I (<)	80	mm
	TRIGGER II (<)	30	mm
	EXIT	0	
	RATE I (Rs./ mm)	25.00	
	RATE II (Rs./ mm)	225.00	
Max. Payout (Rs.)		8000	
TOTAL PAYOUT (Rs.)		8000	
1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug	to 20-Sep
	TRIGGER DAYS (>=)	27	32 37
	PAYOUT (Rs.)	3000	5000 9000
	TOTAL PAYOUT (Rs.)	9000	

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III	
2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct	to 31-Dec	1-Jan	to 31-Mar	1-Apr	to 31-May
	Consecutive Two day's RF						
	TRIGGER (>)	70	mm	30	mm	50	mm
	EXIT (mm)	170	mm	130	mm	150	mm
	Payout (Rs. / mm)	15.00		20.00		35.00	
	Max. Payout	1500		2000		3500	
TOTAL PAYOUT (Rs.)		7000					

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3. High RH along with High Temperature

		Phase I		Phase II	
	PERIOD	16-Aug	to 30-Sep	1-Oct	to 31-Oct
	Index	No. of Consecutive days with High RH and High			
High RH:	Average RH for a day >	70%		70%	
	and Max temp (in °C) >	35.5	°C	35.0	°C
Nature Of cover:	TRIGGER	3		3	
	EXIT	8		8	
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00		1000.00	
	MAXIMUM PAYOUT(Rs.)	5000		5000	
TOTAL PAYOUT (Rs.)		10000			

		Phase I		Phase II	
4. Low Minimum Temperature	PERIOD	1-Dec	to 31-Dec	1-Jan	to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of			
	Trigger Temperature °C	15.5		15.0	
	Strike	10		10	
	EXIT	30		30	
	Payout (Rs./ °C)	150.00		150.00	
MAXIMUM PAYOUT(Rs.)		3000		3000	
TOTAL PAYOUT (Rs.)		6000			

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of **5.00%** of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., REGIONAL OFFICE, HYDERABAD

Annexure III

Pilot WBCIS for **Sweet Orange** in Nalgonda District, 2011

List of **RUA - RWS - BWS**

S.No	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Anumula	Anumula	Peddavoora
2	Chandur	Chandur	Munugodu
3	Chinthapally	Chinthapally	Nampally
4	Chityala	Chityala	Ramannapeta
5	Chowtuppal	Chowtuppal	Narayanapur
6	Devarakonda	Devarakonda	Nampally
7	Gurrampodu	Gurrampodu	Kanagal
8	Kanagal	Kanagal	Nalgonda
9	Kattangur	Kattangur	Saligowraram
10	Kethapally	Kethapally	Nakerakal
11	Marriguda	Marriguda	Chandur
12	Munugodu	Munugodu	Chandur
13	Nakerakal	Nakerakal	Kattangur
14	Nalgonda	Nalgonda	Thipparthi
15	Nampally	Nampally	Marriguda
16	Narayanapur	Narayanapur	Munugodu
17	Narkatpally	Narkatpally	Kattangur
18	Nidamanoor	Nidamanoor	Tripuraram
19	Pedda Adiserlapalle	Pedda Adiserlapalle	Devarakonda
20	Peddavoora	Peddavoora	Pedda Adiserlapalle
21	Ramannapeta	Ramannapeta	Voligonda
22	Saligowraram	Saligowraram	Nakerakal
23	Thipparthi	Thipparthi	Vemulapally
24	Tripuraram	Tripuraram	Vemulapally
25	Vemulapally	Vemulapally	Kethapally
26	Voligonda	Voligonda	Chowtuppal

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

Agriculture Insurance Company of India Ltd., Regional Office, Hyderabad

Annexure IV

Pilot WBCIS for **Sweet Orange** in Kadapa District. 2011

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
5	Chakarayapet	Chakarayapet	Vempalli
12	Jammalamadugu	Jammalamadugu	Yerraguntla
10	Kamalapuram	Kamalapuram	Pendlimarri
15	Kondapuram	Kondapuram	Mylavaram
4	Lingala	Lingala	Simhadripuram
13	Muddanur	Muddanur	Jammalamadugu
11	Mylavaram	Mylavaram	Jammalamadugu
8	Pendlimarri	Pendlimarri	Vempalli
3	Pulivendula	Pulivendula	Vemula
1	Simhadripuram	Simhadripuram	Thondur
2	Thondur	Thondur	Muddanur
9	V.N.Palli	V.N.Palli	Pendlimarri
7	Vempalli	Vempalli	V.N.Palli
6	Vemula	Vemula	Thondur
14	Yerraguntla	Yerraguntla	Kamalapuram

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13thFloor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME
(‘Micro Insurance Product’)
Insurance Proposal Form

Annexure V

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agri. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date: Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer’s Share) (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

Annexure V Contd.....

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:

TO:

Annexure VI

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that

i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE :

State: _____ Season: _____ Year: _____ Crop:

District: Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: _____ Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated.
 - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3
Declaration Form (NON-LOANEE)
Annexure VII

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i)

All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
- ii)

All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: _____

Season: _____

Year: _____

Crop: _____

District: _____

Reference Unit Area: _____

R W Station: _____

(as per Notification)

Sum Insured for insured Crop per Hectare: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

Annexure VII. Contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated.
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary
Annexure VIII

FROM:

TO:

(Address of Insurance Intermediary with
Contact Number)

Agriculture Insurance Company of India
Limited (AIC), 8th Floor, United India Towers,
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II):

II’s CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____Reference Unit Area: _____R W Station: _____

(as per Notification)

(as per Notification)

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated.



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh
Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS 2011 – Sweet Orange

1. Weather Based Crop Insurance Scheme is being implemented for **Sweet Orange** plantations in **Nalgonda**, and **Kadapa** districts during the year 2011. The operational modalities, mode of coverage and reporting by the banks differ from that of NAIS. However this scheme will be in operation exclusively for Sweet Orange orchards in the above two districts and for the remaining crops, the coverage is available under NAIS as in the previous crop season.
2. The Loanee farmers in respect of Sweet Orange crop would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per the guidelines of Govt. of India whereas it is voluntary for Non-loanee farmers.
3. Non-loanee farmers interested in the pilot WBCIS for Sweet Orange crop in the above mentioned districts can insure their crop through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
4. The sum insured is pre-defined & fixed per hectare/acre. **In the declaration, the extent of area to be reported shall have to be in hectares only.**
5. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans for Kharif season i.e., up to 31st August, 2011 and who have loan sanction on the basis of farmer's loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. Besides this category, the farmers who obtain sanctions/disbursements afresh prior to the stipulated date can also be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan as per the scheme provisions. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
 - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., (Rs. 16,000/- per acre) **Rs.40,000/- per Hectare** in respect of **Nalgonda** and **Kadapa districts**. The area under cultivation for Sweet Orange crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per hectare will be the **Actual Sum Insured** to be treated for payment of premium .

Illustration:

For ready reference, an illustration is given hereunder to work out the Sum Insured and **Calculate the Premium** since the procedure of coverage in respect of Loanee farmers is different from that of NAIS.

Example:

If a farmer owns and cultivates **1hec** (2.5acres) **Sweet Orange** Crop in **Nalgonda** or **Kadapa district**, the coverage shall be based on the sanction of Crop production loan.

1hec* Rs.40,000 (predefined sum insured) = **Rs.40,000.00**

Premium Rate: **4.95%**

So Premium to be remitted=40,000 *4.95%= **Rs.1,980/-**

Premium to be remitted per acre= **Rs.792/-**

❖ Same procedure can be followed in case of both categories of S/M and Other farmers as the subsidy for which they are entitled is uniform under WBCIS.

- c) Declarations have to be submitted Mandal wise (Reference unit area wise) for Sweet Orange crop under WBCIS and for remaining crops (other than those being notified under WBCIS), coverage is available under NAIS and declarations have to be submitted by the banks as in previous seasons.
6. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per hectare.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The List of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of net premium as **Service Charges** for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case any clarification is required.
8. Branches have to report to Nodal point and Nodal banks have to submit the consolidated Mandal wise declarations along with the premium DD to AIC by **30th of September, 2011**. DD has to be drawn in favor of "**AIC of India**" payable at Hyderabad vide A/c no **008010200023922**.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR SWEET ORANGE - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure X

Crop:		Name of the Bank & Branch:						LOANEE FARMERS			
Sl. No.	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account Details	
										Farmer's Bank Account No.	Bank & Branch Address
1											
2											
3											
4											
5											
6											
7											
8											

Authorised Signatory:

Place:

Date:

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR SWEET ORANGE - LIST OF CULTIVATORS
Annexure XI

List to be enclosed with the relevant declaration form along with DD

Crop:		Name of the Bank & Branch:						NON LOANEE FARMERS			
Sl. No.	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account Details	
										Farmer's Bank Account No.	Bank & Branch Address
1											
2											
3											
4											
5											
6											
7											
8											

Authorised Signatory:

Place:

Date: